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SUNTRUST

SunTrust Securities, Inc. is a broker/dealer affiliate of SunTrust Banks, Inc.

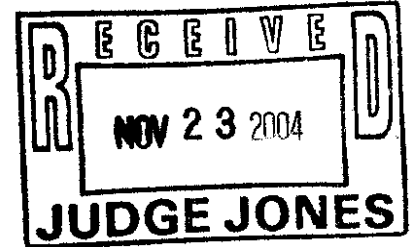
November 22, 2004

The Honorable James P. Jones, Judge
United States District Court
180 West Main Street
Abingdon, VA 24210

CLERK'S OFFICE U.S. DIST. COURT
AT ABINGDON, VA
FILED

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JOHN F. CONCORAN, CLERK
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Dear Judge Jones:

Thank you for allowing Hank Ammons and myself to meet with you Thursday, November 18. I am writing, as you requested, to summarize the discussion we had with you and Mr. Price.

In reference to the American Enterprise Life Annuity for Lisa Justice which was written, September 28, 2001:

- There is a court order written by you, dated September 28, 2001, which states that the court authorized the purchase of an annuity
- The contract was set up in the amount of \$96,000 with the interest rate guaranteed for three years and annuitization to be begin September 2004
- The contract was written with Lisa Justice as Annuitant/Owner which gave her full authority to withdraw the \$15,000 in question

As discussed in our meeting, it was agreed that SunTrust Securities, Inc. would deposit an amount (approximately \$7,309.46) sufficient to bring this contract value to the amount needed (\$103,791.00 as of 11-10-04) to provide \$616.52 per month to Lisa Justice or her beneficiaries if she should die. The contract will pay monthly for a period of 20 years after which time it will expire.

Given this information and before annuitization of this contract can begin, it was also agreed that SunTrust would receive an amended court order.

Again, thank you for your time and thank you for allowing SunTrust the opportunity to provide this client with the financial services needed.

Sincerely,

[Signature of Kimberly K. McFall]

Kimberly K. McFall

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